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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/473,853	12/29/1999	CHERYL LANIER	FDC-0143-PUS	1543
7:	590 07/29/2002			
GIGETTE M BEJIN BROOKS & KUSHMAN PC 1000 TOWN CENTER 22ND FLOOR SOUTHFIELD, MI 480751351			EXAMINER	
			KYLE, CHARLES R	
			ART UNIT	PAPER NUMBER
300111111111111111111111111111111111111			3624	

DATE MAILED: 07/29/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)	
Advisory Action	09/473,853	LANIER ET AL.	
· Advisory Addion	Examiner	Art Unit	
	Charles R Kyle	3624	Q
The MAILING DATE of this communication appe	ars on the cover sheet with the c	orrespondence add	ress
THE REPLY FILED 23 July 2002 FAILS TO PLACE THIS Therefore, further action by the applicant is required to average final rejection under 37 CFR 1.113 may only be either: (1) condition for allowance; (2) a timely filed Notice of Appeal Examination (RCE) in compliance with 37 CFR 1.114.	oid abandonment of this applicated) a timely filed amendment which	ation. A proper repl n places the applica	y to a ition in
PERIOD FOR RE	PLY [check either a) or b)]		
a) The period for reply expires 1_months from the mailing date b) The period for reply expires on: (1) the mailing date of this A no event, however, will the statutory period for reply expire I ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS 706.07(f).  Extensions of time may be obtained under 37 CFR 1.136(a). The fee have been filed is the date for purposes of determining the period of fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the content	Advisory Action, or (2) the date set forth ater than SIX MONTHS from the mailing FILED WITHIN TWO MONTHS OF THE date on which the petition under 37 CFI of extension and the corresponding amount the shortened statutory period for reply the later than three months after the mail	g date of the final rejecting FINAL REJECTION.  R 1.136(a) and the approperture of the fee. The appropriginally set in the final	on. See MPEP opriate extension opriate extension Office action; or
1. A Notice of Appeal was filed on Appellant's 37 CFR 1.192(a), or any extension thereof (37 CFR			
2. $\boxtimes$ The proposed amendment(s) will not be entered be	ecause:		
(a) They raise new issues that would require further	er consideration and/or search (s	see NOTE below);	
(b) they raise the issue of new matter (see Note b	elow);		
(c)  they are not deemed to place the application in issues for appeal; and/or	n better form for appeal by mate	rially reducing or sir	mplifying the
(d)  they present additional claims without canceling	ng a corresponding number of fi	nally rejected claim	S.
NOTE: See Continuation Sheet.			
3. Applicant's reply has overcome the following rejecti	on(s):		
4. Newly proposed or amended claim(s) would canceling the non-allowable claim(s).	be allowable if submitted in a se	eparate, timely filed	amendment
5. ☐ The a) ☐ affidavit, b) ☐ exhibit, or c) ☐ request for application in condition for allowance because:		dered but does NO	T place the
6. The affidavit or exhibit will NOT be considered becaraised by the Examiner in the final rejection.	ause it is not directed SOLELY to	o issues which were	e newly
7. For purposes of Appeal, the proposed amendment explanation of how the new or amended claims we			and an
The status of the claim(s) is (or will be) as follows:			
Claim(s) allowed:			
Claim(s) objected to:			
Claim(s) rejected:			
Claim(s) withdrawn from consideration:			
8. $\hfill \square$ The proposed drawing correction filed on $\_\_\_\_$ is	a)☐ approved or b)☐ disapp	roved by the Exami	ner.
9. $\square$ Note the attached Information Disclosure Statemer	nt(s)( PTO-1449) Paper No(s)	<del></del> •	
10. ☐ Other:			





Continuation of 2. NOTE: Applicants' argguments regarding references treats them in a piece-meal manner. No substantive argument to refute the Examiner's motivation to combine references is given. The Examiner views the check cashing control of Templeton to be closely and obviously realted to the check cashing control required by to avoid check cashing by excluded persons such a Mr. DeSimone

SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600